Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 1 of 76

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Dorthea	
104111411110	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Griggs	
license of passport	Last name	Last name
Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.	Sullix (St., St., II, III)	Suitix (St., St., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.		
	Last name	Last name
	First name	First name
	Histilane	Histriane
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits		
of your Social	XXX - XX- 1592	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 2 of 76

D	ebtor 1 Dorthea First Name	Griggs Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		9355 S. Eberhart Ave Number Street	Number Street
		Chicago Illinois 60619	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 3 of 76

De	ebtor 1 Dorthea	NATIONAL AND		Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about how y cashier's check, or mone may pay with a credit car I need to pay the fee in Individuals to Pay Your II I request that my fee be judge may, but is not request the official poverty line the	you may pay. Typically, if you you may pay. Typically, if you order. If your attorney is so and or check with a pre-printer installments. If you choose Filing Fee in Installments (Ore waived (You may request quired to, waive your fee, and tapplies to your family six you must fill out the Application.	ou are paying the submitting your ed address. this option, sig fficial Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of inable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 12 ✓ Yes. Fill out <i>Initia</i>			ot You (Form 101A) and file it with

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 4 of 76

Debtor 1 Dorthea Griggs Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 5 of 76

Debtor 1 Dorthea Griggs Case number (if known)

First Name Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 6 of 76

Debtor 1 Dorthea			e number <i>(if known)</i>	
Part 6: Answer These Que	Middle Name La estions for Reporting Purposes	ast Name		
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property of No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your	primarily for a personal, far business debts? Business debts? Business debts? business	mily, or household purpose e debts are debts that you in peration of the business of	ncurred to obtain r investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No.			ded and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,00	1-50,000 1-100,000 than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$8	0 million	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and correct. If I have chosen to file under Chapter 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance with I understand making a false state connection with a harden to the connection with the co	apter 7, I am aware that I m I understand the relief avail I I did not pay or agree to p ned and read the notice req th the chapter of title 11, U ement, concealing property	hay proceed, if eligible, und lable under each chapter, a hay someone who is not an uired by 11 U.S.C. § 342(b nited States Code, specific y, or obtaining money or pr	er Chapter 7, 11,12, or 13 and I choose to proceed attorney to help me fill b). ed in this petition. roperty by fraud in
	connection with a bankruptcy ca both. 18 U.S.C. §§ 152, 1341, 15	•		nt for up to 20 years, or
	/s/ Dorthea Griggs Signature of Debtor 1		Signature of Debtor 2	
	· ·		Executed on	
	Executed on 8/20/2018 MM / DD /	/YYYY		DD / YYYY

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 7 of 76

Debtor 1 Dorthea		Griggs	Case number (if k	known)					
First Name	Middle Name	Last Name							
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the					
If you are not		debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I							
represented by an	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.								
attorney, you do not	•	. ,		•					
need to file this page.	/s/ Hilary L Jabs		Date	8/20/2018					
	Signature of Attorney	for Debtor	M	M / DD / YYYY					
	Hilary L Jabs								
	Printed name								
	Semrad Law Firm								
	Firm name								
	11101 S. Western Ave	enue							
	Street								
	Chicago		Illinois	60643					
	City		State	Zip Code					
	Contact phone	3122234975	Email address	hjabs@semradlaw.com					
			_						
			Illinois						
	Bar number		State						

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 8 of 76

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Dorthea		Griggs
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	*0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$600.00
1c. Copy line 63, Total of all property on Schedule A/B	\$600.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$1,904.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$10,864.83
Your total liabilities	\$12,768.83
Part 3: Summarize Your Income and Expenses	
and Summarize four income and expenses	
	\$2,106.13
4. Schedule I: Your Income (Official Form 106I)	\$2,106.13 \$1,906.00

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 9 of 76

Deb		Dorthea	Middle News	Griggs	Case number (if known)				
Part -		First Name Answer These Questio	Middle Name ons for Administrati	Last Name ve and Statistical Red	cords				
	6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes.								
7. w	7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
		the Statement of Your Cu 122A-1 Line 11; OR, Form			nonthly income from Official		\$2,110.53		
9.	Cop	y the following special ca	tegories of claims from	m Part 4, line 6 of Sched	ule E/F:				
	Fron	n Part 4 on Schedule E/F,	copy the following:		Total claim				
	9a. [Domestic support obligation	s (Copy line 6a.)		\$0.00				
	9b	Γaxes and certain other debt	s you owe the governm	nent. (Copy line 6b.)	\$0.00	_			
	9c. (Claims for death or personal	injury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00	_			
9d. Student loans. (Copy line 6f.)									
		Obligations arising out of a sity claims. (Copy line 6g.)	separation agreement or	divorce that you did not r	eport as \$0.00				
	9f. C	ebts to pension or profit-sh	aring plans, and other s	similar debts. (Copy line 6h	.) \$0.00				

\$0.00

9g. **Total.** Add lines 9a through 9f.

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 10 of 76

Fill in this	information to identify your case:		
Debtor 1	Dorthea	Griggs	
Debtor 2	First Name Mid	ddle Name Last Name	
(Spouse, if fil	ing) First Name Mid	ddle Name Last Name	
United Sta	ites Bankruptcy Court for the: Northern	District of Illinois	
Case num (If known)	ber	(State)	
Officia	I Form 106A/B		Check if this is an amended filing
Sched	dule A/B: Property		12/1
category w responsibl write your	where you think it fits best. Be as compl e for supplying correct information. If m name and case number (if known). Ans	ns. List an asset only once. If an asset fits in more the ete and accurate as possible. If two married people ore space is needed, attach a separate sheet to this wer every question. I, Land, or Other Real Estate You Own or Have	are filing together, both are equally form. On the top of any additional pages,
		rest in any residence, building, land, or similar prop	
✓	No. Go to Part 2		
	Yes. Where is the property?		
1.1	Street address, if available, or other descrip	what is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
		Condominium or cooperative Manufactured or mobile home	Current value of the entire property? Current value of the portion you own?
	Number Street City State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		When he are interest in the number of Charles	Check if this is community property
		Who has an interest in the property? Check one.	(see instructions)
		Debtor 1 only	_
		Debtor 2 only Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	
		Other information you wish to add about this	tem, such as local
If you	own or have more than one, list here:	property identification number:	
1.2	Street address, if available, or other descrip	What is the property? Check all that apply. Single-family home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
		Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property? Current value of the portion you own?
	Number Street	Land	Describe the mature of more example.
	Trumbol Groot	Investment property Timeshare	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State Zip Code	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this	Check if this is community property (see instructions)
		property identification number:	10, 52.311 40 10041

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 11 of 76

Debtor 1	Dorthea		Griggs	Case number	(if known)	
	First Name	Middle Name	Last Name		'	
1.3 Stre	et address, if available, or ot		/hat is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		[[[]	/ho has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and other information you wish to add a roperty identification number:	ther	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the po ve attached for Part 1. W	rtion you own for a	II of your entries from Part 1, inclu	ding any entries	s for pages	
Do you ow you own t	hat someone else drives. If yours, trucks, tractors, sport ut	equitable interest you lease a vehicle, a	in any vehicles, whether they are ralso report it on Schedule G: Executory	-	-	
3.1	Make Model: Year:	Chevrolet Impala 2014	Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2014 Chevrolet Impala	77000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community		Current value of the entire property? \$0.00	Current value of the portion you own? \$0.00
3.2	Make Model: Year:		instructions) Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community pinstructions)		Current value of the entire property?	Current value of the portion you own?

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 12 of 76

btor 1	Dorthea		Griggs	Case number	er (if known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property.
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 of	•	entire property?	portion you own?
			At least one of the debto			
			Check if this is communications instructions)	unity property (see		
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. Pu
	Model: Year:		one.			red claims on Schedule Laims Secured by Property.
	Approximate mileage:		Debtor 1 only			
			Debtor 2 only	1	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 of	•	—————	————
			At least one of the debto			
			Check if this is commu	unity property (see		
Exar	mples: Boats, trailers, motors	•	er recreational vehicles, other, fishing vessels, snowmobiles,	•		
Exar	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, othe	motorcycle accessor	Do not deduct secured	claims or exemptions. Pu red claims on <i>Schedule L</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, othe t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	• • • • • • • • • • • • • • • • • • •
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	er recreational vehicles, other, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule D</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule E ims Secured by Property.
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor e property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Lims Secured by Property. Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of	motorcycle accessor property? Check only ors and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Lims Secured by Property. Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor Check if this is communication.	e property? Check only ors and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pu
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor 1 one of the debtor 1 one of the debtor 1 one. Who has an interest in the one.	e property? Check only ors and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Limbs
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 only Debtor 1 only	e property? Check only ors and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Limbs
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	e property? Check only ors and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of Debtor 1 and Debtor 2 only	e property? Check only ors and another unity property (see e property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Lims Secured by Property.
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	e property? Check only ors and another unity property (see e property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 13 of 76

Debtor 1 Dorthea Griggs Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV. Tablet \$100.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No **✓** Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$600.00 for Part 3. Write that number here

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 14 of 76

Griggs Debtor 1 Dorthea Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: Bank of America \$0.00 \$0.00 17.2. Checking account: Bank of America 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 15 of 76

Dep.	first Name	Middle Name	Griggs Last Name	Case number (if known)	
20.	Government and corp Negotiable instruments	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer	ole and non-negotiable checks, promissory not	tes, and money orders.	
	✓ No			,	
	Yes. Give specific information about them	Issuer name:			
					-
21.	Retirement or pension Examples: Interests in If		thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	11 (E1110) (1000g11, 101(10), 100(5)	, anni davingo addodino	, or other perioder of premi entaining plane	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		·			·
		IRA:			_
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			-
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			<u> </u>
		Water:			-
		Rented furniture:			-
		Other:			-
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No				
	Yes	Issuer name and description:			
	_				
					· -

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 16 of 76

Debt	or 1 Dorthea	Griggs	Case number (if known)	
24.	First Name Interests in an education	Middle Name Last Name IRA, in an account in a qualified ABLE program	m, or under a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529			
	No Institution na	ame and description. Separately file the records of	any interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future exercisable for your benef	interests in property (other than anything list	ted in line 1), and rights or powers	
	✓ No Yes. Describe			
26.		emarks, trade secrets, and other intellectual parames, websites, proceeds from royalties and licer		
	No No	Tarrios, Wobolios, processos nom royalios ana nos	noning agreements	
	Yes. Describe			
27.	Licenses, franchises, and	other general intensibles		
21.		exclusive licenses, cooperative association holding	gs, liquor licenses, professional licenses	
	✓ No Yes. Describe			
Mor	ney or property owed to	you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to Tax refunds owed to you	you?		portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you No Yes. Give specific inform about them, include	ation ling whether	Federal: State:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No ✓ Yes. Give specific inform	ation ling whether e returns		portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific inform about them, includ you already filed th and the tax years Family support	ation ling whether e returns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific inform about them, includ you already filed th and the tax years Family support Examples: Past due or lump No	ation ling whether e returnssum alimony, spousal support, child support, ma	State: Local: intenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific inform about them, includ you already filed th and the tax years Family support Examples: Past due or lump	ation ling whether e returnssum alimony, spousal support, child support, ma	State: Local: intenance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific inform about them, includ you already filed th and the tax years Family support Examples: Past due or lump No	ation ling whether e returnssum alimony, spousal support, child support, ma	State: Local: intenance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you No Yes. Give specific inform about them, includ you already filed th and the tax years Family support Examples: Past due or lump No	ation ling whether e returnssum alimony, spousal support, child support, ma	State: Local: intenance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific inform about them, includ you already filed th and the tax years Family support Examples: Past due or lump No	ation ling whether e returnssum alimony, spousal support, child support, ma	State: Local: intenance, divorce settlement, property settlementh Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific inform about them, includ you already filed th and the tax years Family support Examples: Past due or lump No Yes. Give specific inform Other amounts someone o	ation ling whether e returns sum alimony, spousal support, child support, ma ation	State: Local: intenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific inform about them, includ you already filed th and the tax years Family support Examples: Past due or lump ✓ No Yes. Give specific inform Other amounts someone of Examples: Unpaid wages, dis Social Security be	ation ling whether e returns sum alimony, spousal support, child support, ma ation	State: Local: intenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific inform about them, includ you already filed th and the tax years Family support Examples: Past due or lump ✓ No Yes. Give specific inform Other amounts someone o Examples: Unpaid wages, dis	ation ling whether e returns sum alimony, spousal support, child support, ma ation	State: Local: intenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 17 of 76

Deb	tor 1 Dorthea	Griggs	Case number (if known)	
	First Name Middle Name	Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; he	alth savings account (HSA); credit, he	omeowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		v, or are currently entitled to receive	
	✓ No Yes. Describe			
33.	Claims against third parties, whether or not Examples: Accidents, employment disputes, ins		a demand for payment	
	No Yes. Describe			
34.	Other contingent and unliquidated claims of to set off claims	every nature, including counterc	laims of the debtor and rights	
	No.			
	Yes. Describe			
35.	Any financial assets you did not already list			
	Yes. Describe			
36.	Add the dollar value of all of your entries fro for Part 4. Write that number here			
Part	5: Describe Any Business-Related Pro	perty You Own or Have an In	iterest In. List any real estate in Par	t 1.
37.	Do you own or have any legal or equitable in	terest in any business-related pro	operty?	
		, and a pro-		Current value of the
	Ves. Go to line 38.		ŗ	portion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or commissions you alr	eady earned		
	No Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software	e, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elect	tronic devices
	✓ No Yes. Describe			

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 18 of 76

Deb	tor 1 Dorthea			Case number (if known)	
ı	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equ	ipment, supplies you use in busine	ss, and tools of your trade		
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
	Tes. Describe				
42.	Interests in partnerships	s or joint ventures			
		•			
		Name of entit	v:	% of ownership:	
	Yes. Give specific		,		
	information about them				_
	шып				
					_
43.	Customer lists, mailing lis	sts, or other compilations			
	✓ No				
		ude personally identifiable information	(as defined in 11 U.S.C. § 10	01(41A))?	
			(
	No				
	Yes. Describ	e			
	_				
44.	Any business-related pr	operty you did not already list			
	✓ No				
	ightharpoonup				<u> </u>
	Yes. Give specific information				
	mionitation				
					<u> </u>
					<u> </u>
					
45. A	dd the dollar value of all	of your entries from Part 5, includi	ng any entries for pages voi	u have attached	
		here			
<u> </u>					
Part	If you own or have an in	m- and Commercial Fishing-R terest in farmland, list it in Part 1.	elated Property You Ow	n or Have an Interest In.	
46.	Do you own or have any	legal or equitable interest in any f	arm- or commercial fishing	-related property?	
		<u> </u>			Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
	_				or exemptions
47.	Frample: Livestock pour	ltny farm_raisod fish			
	Examples: Livestock, pou	iliy, iaiiii-iaiseu iisii			
	✓ No				
	Yes. Describe				
1					

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 19 of 76

Deb	tor 1 Dorthea First Name	Middle Neme	Griggs	Case number (if known)	
		Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fix	tures, and tools of trade		
	√ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	√ No				
	Yes. Describe				
	Tool December.				
51.	Any farm- and comme	rcial fishing-related property you o	lid not already list		
	✓ No				
	Yes. Describe				
	L Test Describe				
- A		II of Don't C in also	di	and the second	
		II of your entries from Part 6, incluer here		es you nave attached	
>					
Part	7 Describe All Pro	perty You Own or Have an Int	erest in That You Did	Not List Above	
53.		perty of any kind you did not alread		1101	
55.		s, country club membership	ay not:		
	✓ No				
	Yes. Give specific information				
					·
54. A	dd the dollar value of a	I of your entries from Part 7. Write	that number here		.>
	o Lietabe Tetale et	Fools Doub of this Forms			
Part	List the Totals of	Each Part of this Form			
55 1	Part 1: Total real estate	, line 2		•	
00.	art ii rotai roai ootato	,			
56. ı	oart 2 total vehicles, lin	e 5		<u></u>	
1		nd household items, line 15	# 000 00		
	•	·	\$600.00	<u> </u>	
58. F	art 4: Total financial as	sets, line 36		<u></u>	
59. I	Part 5: Total business-r	elated property, line 45			
60 1	Part 6: Total farm- and	fishing-related property, line 52		_	
				_	
61. I	Part 7: Total other prop	erty not listed, line 54		<u>_</u>	
62.	Total personal property	Add lines 56 through 61	\$600.00		+ \$600.00
			4000.00	Copy personal property total ►	
					Ф000 00
62 -	otal of all property are C	Cohodulo A/R Add line EE : line CO			\$600.00
ບຽ. I	otal of all property on S	Schedule A/B. Add line 55 + line 62			1

		Case 18-23527	Doc 1 Filed 0 Docu	8/20/18 ment	Entered 08/20/18 Page 20 of 76	18:24:06	Desc Main
Filli	n this inforr	mation to identify your case:					
Deb	tor 1	Dorthea First Name	Middle Name	Griggs Last Nan	10		
	tor 2 use, if filing)	First Name	Middle Name	Last Nan	ne .		
Unit	ed States B	ankruptcy Court for the: Nort	nern D	District of Illing			
Cas	e number own)			(Sta			
Of	ficial	Form 106C					Check if this is an amended filing
Sc	hedule	e C: The Property	y You Claim a	s Exen	npt		04/16
For stat the tax-und you	each iten e a specif amount o exempt re er a law t r exempti	es, write your name and can n of property you claim as iic dollar amount as exem f any applicable statutory etirement funds—may be	exempt, you must so exempt, you must so exempt. Alternatively, you ilmit. Some exempt unlimited in dollar a o a particular dollar e applicable statutor). specify the u may clair tions—sucl amount. Ho amount ar	amount of the exemption in the full fair market valu in as those for health aids owever, if you claim an ex	n you claim. O le of the prope , rights to reco lemption of 10	erty being exempted up to eive certain benefits, and
1.	✓ You a	of exemptions are you claim are claiming state and federal are claiming federal exemptio	nonbankruptcy exemp	otions. 11 U.S			
2.	For any p	operty you list on Schedule	A/B that you claim as e	xempt, fill in	the information below.		
		ription of the property and hedule A/B that lists this	Current value of the portion you own Copy the value from Schedule A/B		the exemption you claim one box for each exemption.	Specifi	c laws that allow exemption
	Brief description	ı: rolet Impala, 2014,	\$0.00	V	\$0	735	LCS 5/12-1001(c); 735 ILCS 5/12-1001(b)

2014 Chevrolet Impala

Checking account, Bank

17

3. Are you claiming a homestead exemption of more than \$160,375?

Line from Schedule A/B:

description:

Line from Schedule A/B:

of America

No Yes 100% of fair market value, up to any

\$0

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$0.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

V

735 ILCS 5/12-1001(b)

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 21 of 76

Deb	tor 1 Dorthea		Griggs	Case number (if known)	
Part	First Name M Additional Page	liddle Name	Last Name		
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Check only one	exemption you claim box for each exemption.	Specific laws that allow exemption
	Brief description: Checking account, Bank of America Line from Schedule A/B: 17	\$0.00		\$0 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)
	Brief description: Misc. Clothing Line from Schedule A/B: 11	\$500.00		\$500.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(a)
	Brief description: TV, Tablet Line from Schedule 4/8: 07	\$100.00		\$100.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 22 of 76

			DC	rage 22 or	70		
Fill in	this infor	mation to identify your cas	se:				
Debto	or 1	Dorthea		Griggs			
		First Name	Middle Name	Last Name			
Debto (Spous	or 2 se, if filing)	First Name	Middle Name	Last Name			
United	d States B	Sankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number						
<u> </u>		Form 106D					Check if this is a
							amended filing
Scl	hedu	ıle D: Credito	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/1
more	space is i	· ·		le are filing together, both are eq mber the entries, and attach it to	•		
1. I	Do any c	reditors have claims se	cured by your proper	ty?			
Ī	No. C	Check this box and subm	it this form to the court	with your other schedules. You ha	ave nothing else to rep	ort on this form.	
i	Yes.	Fill in all of the information	below.				
Part	1: List	All Secured Claims					
2.			or has more than one se	cured claim, list the creditor	Column A	Column B	Column C
	separate	ly for each claim. If more th	an one creditor has a par	rticular claim, list the other creditors order according to the creditor's	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	City of C	Chicago - Dept. of Finance	Describe the property	y that secures the claim:	\$1,904.00	\$0.00	\$1,904.00
	Creditor's		Chevrolet Impala Valu				
	PO Box Numb		As of the date you file	e, the claim is: Check all that apply.			
			Unliquidated				
	Chicago		Disputed				
	City Who ow	State ZIP Code res the debt? Check one.	Nature of lien. Check	all that apply			
		tor 1 only		made (such as mortgage or secured	4		
	Deb	tor 2 only	car loan)	made (such as mongage of secured	1		
	Deb	tor 1 and Debtor 2 only	Statutory lien (such	n as tax lien, mechanic's lien)			
		east one of the debtors	Judgment lien from	n a lawsuit			
		another	Other (including a	ight to offset)			
		community debt bt was	Last 4 digits of accou	int number			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$1,904.00

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 23 of 76

Fill i	n this infori	nation to identify your c	ase:					
Deb	tor 1	Dorthea		Griggs				
		First Name	Middle Name	Last Name				
Deb	tor 2 use, if filing)	First Name	Middle Name	Last Name				
(Opor	use, ii iiii ig)	riist ivaille	Middle Name	Last Name				
		ankruptcy Court for the:	Northern	_ District of Illinois (State)				
Case (If knd	e number own)							
Off	icial F	orm 106E/F				Che	eck if this is an	n amended filing
			ditors Who	Have Unse	cured Claims			12/15
Form clain the e know	106A/B) ans that are entries in the sinth (n).	and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	expired Leases (Official Secured by Property. I	 Also list executory contracts Form 106G). Do not include a f more space is needed, copy top of any additional pages, v 	ny creditor the Part yo	s with partia ou need, fill i	ally secured t out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amounding to the creditor's name particular claim, list the ot		both priority	and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 24 of 76

Debte	or 1 Dorthea	Griggs Case number (if known)	
Dont	First Name Middle Name	Last Name	
	List All of Your NONPRIORITY Unsecured Co any creditors have nonpriority unsecured claims ag No. You have nothing to report in this part. Submit Yes.	gainst you?	
l I	ist all of your nonpriority unsecured claims in the alpunsecured claim, list the creditor separately for each claim.	phabetical order of the creditor who holds each claim. If a creditor has more to For each claim listed, identify what type of claim it is. Do not list claims already incluther creditors in Part 3.If you have more than four priority unsecured claims fill out	luded in Part 1.
4.1	Comcast (Xfinity) Nonpriority Creditor's Name P.O. Box 3001 Number Street	Last 4 digits of account number When was the debt incurred? n/a	\$250.00
	Southeastern Pennsylvania 19398 City State Zip Coo Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
4.2	Nonpriority Creditor's Name 3 Lincoln Center Number Street Bankruptcy Section Oakbrook Terrace Illinois 60181 City State Zip Cod Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$100.00
4.3	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Cod Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$95.00
	Is the claim subject to offset? No Yes	Other. Specify ORIGINAL CREDITOR: TMOBILE	

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 25 of 76

Debtor 1 Dorthea Griggs Case number (if known)
First Name Middle Name Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim			
4.4	Honor Finance Nonpriority Creditor's Name 909 DAVIS ST STE 260 Number Street	Last 4 digits of account number 4401 When was the debt incurred? 2/2012 As of the date you file, the claim is: Check all that apply.	\$8,655.00			
	EVANSTON Illinois 60201 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 039 Automobile				
4.5	Peoples Gas Nonpriority Creditor's Name 200 E. Randolph Number Street Chicago Illinois 60601 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$650.00			
4.6	SHINDLER KEITH S Nonpriority Creditor's Name 1990 E ALGONQUIN Sutie#180 Number Street Schaumburg Illinois 60173 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was the debt incurred?	\$1,114.83			

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 26 of 76

Debtor 1 Dorthea Griggs Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Sprint \$0.00 - Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City 64121 Missouri Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Notice Only Is the claim subject to offset? No **✓**

Yes

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 27 of 76

 Debtor 1
 Dorthea
 Griggs
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$10,864.83 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$10,864.83 6j. Total. Add lines 6f through 6i. 6j.

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 28 of 76

Debtor 1	Dorthea	Griggs	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Perso	on or company with wh	nom you have the co	ontract or lease	State what the contract or lease is for
Nam	rican Finance e 4 Martin Luther King Jr Dr	Sw Ste D		Residential Lease, Debtor is Lessee, Yearly Lease 2014 Chevrolet Impala
Num Atlan		Georgia	30311	
City	ıa	State	Zip Code	

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 29 of 76

		D00	union rago	, 29 01 10
Fill in this info	rmation to identify your	case:		
Debtor 1	Dorthea		Griggs	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				
				Check if this is an amended filing
Official	Form 106H			aneroed ming
Schedu	le H: Your Co	debtors		12/15
No Yes 2. Within the Idaho, Lo	ne last 8 years, have you puisiana, Nevada, New Me Go to line 3. s. Did your spouse, form No	exico, Puerto Rico, Texas, Was	erty state or territory? shington, and Wisconsinent live with you at the	(Community property states and territories include Arizona, California,
_	Name of your spouse.	former spouse, or legal equiv	alent	<u> </u>
				<u> </u>
	Number Street			
	City	State	Zip Co	de
again as Schedule	a codebtor only if that e <i>E/F</i> (Official Form 106	person is a guarantor or co	signer. Make sure you	f your spouse is filing with you. List the person shown in line 2 have listed the creditor on <i>Schedule D</i> (Official Form 106D), edule D, Schedule E/F, or Schedule G to fill out Column 2.
Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 30 of 76

		_				
Fill in this ir	formation to identify	your case:				
Debtor 1	Dorthea		Griggs		_	
D. L. C	First Name	Middle Name	Last N	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last N	ame	- I □	An amended filing
						A supplement showing post-petition chapter 1
United States the:	s Bankruptcy Court for	Northern	District of Illi	nois tate)		expenses as of the following date:
Case numbe	r		(3	iaie)		
(If known)					_	MM / DD / YYYY
Official	Form 106I					
Schedu	ıle I: Your In	come				12/1
information spouse. If m number (if k	about your spouse. I	f you are separated and I, attach a separate she y question.	d your spous	se is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
•	ur employment		Debtor 1			Debtor 2
informat	ion.	Employment status				
•	ve more than one job,	Linployment status	Employed Not Employed			Employed
	separate page with on about additional		Not En	nployed		Not Employed
employer	S.	Occupation	Security Officer			_
•	art time, seasonal, or	Employer's name	Titan Secu	rity Services, Inc).	
self-empl	oyed work.	Employer's address	614 West Monroe St.			
•	on may include student naker, if it applies.		Number Str			Number Street
			Chicago City	Illinois State	60661 Zip Code	City State Zip Code
		How long employed there?	1 year 6 m		,	
Part 2: Gi	ve Details About N					
spouse unle If you or you	ess you are separated.	e more than one employer,	•			write \$0 in the space. Include your non-filing or that person on the lines below. If you need
2. List mo	onthly gross wages, sala	ary, and commissions (before	re all payroll	2. For I	\$1,872.00	For Debtor 2 or non-filing spouse
be.	, ,	, calculate what the monthly	wage would			
3. Estima	te and list monthly ove	rtime pay.		3.	+ \$0.00	
4. Calcul	ate gross income. Add I	ine 2 + line 3.		4.	\$1,872.00	

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 31 of 76

Debtor 1 Dorthea First Name M	iddle Name Last Nam	10	Case number	(if	
i i st name ivi	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→	4.	\$1,872.00		I
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security	deductions	5a.	\$271.98		
5b. Mandatory contributions for retire	ment plans	5b.	\$0.00		
5c. Voluntary contributions for retirem	ent plans	5c.	\$0.00		
5d. Required repayments of retiremen	•	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obligations		5f.	\$0.00		
5g. Union dues		5g.	\$122.92		
5h. Other deductions. Specify:		5h.			
6. Add the payroll deductions. Add lines 5 +5h.	<u> </u>	6.	\$394.90		
7. Calculate total monthly take-home page	y. Subtract line 6 from line 4.	7.	\$1,477.10		
8. List all other income regularly received	d:				
8a. Net income from rental property as business, profession, or farm					
Attach a statement for each property a gross receipts, ordinary and necessary the total monthly net income.		8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support payments that you, dependent regularly receive	a non-filing spouse, or a				
Include alimony, spousal support, ch divorce settlement, and property settle		8c.	\$0.00		
8d. Unemployment compensation		8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
8f. Other government assistance that Include cash assistance and the value cash assistance that you receive, such under the Supplemental Nutrition Assi housing subsidies Specify: Food Assistance Programs Income	(if known) of any non- as food stamps (benefits	8f.	\$200.00		
8g. Pension or retirement income		8g.	\$0.00		
8h. Other monthly income. Specify: Pro	orated Tax refund	8h.			
9. Add all other income Add lines 8a + 8b		9.	\$629.03]
10. Calculate monthly income. Add line 7 - Add the entries in line 10 for Debtor 1 and		10.	\$2,106.13 +		= \$2,106.13
 State all other regular contributions to Include contributions from an unmarried friends or relatives. Do not include any amounts already include 	partner, members of your househ	old, yo	ur dependents, your roomm		
Specify:			, , , , , , , , , , , , , , , , , , ,		11. + \$0.00
12. Add the amount in the last column of Write that amount on the Summary of Sc					\$2,106.13
13. Do you expect an increase or decrease	se within the year after you file	this fo	orm?		Combined monthly income
✓ No.					
Yes. Explain:					

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 32 of 76

Fill in this infor	mation to identify	MOLIK COSCO.	,			
	mation to identity	your case.				
Debtor 1	Dorthea First Name	Middle Name	Griggs Last Name			
Debtor 2	i iist Name	Widdle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng	
United States E	Bankruptcy Court fo	or the: Northern E	District of Illinois (State)		nowing post-petition the following date:	on chapter 13
Case number			(Glate)			
(If known)				MM / DD / YYYY	(
Official	Form 106	3.1				
Schedul	e J: Your E	Expenses				12/15
information. If (if known). Ans						mber
1. Is this a joi		Seriola				
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live i	in a separate household?				
<u>'</u>	No	·				
_ L		L ("In O(" - '-) F 400 O F	and the Company of the control of Debut			
L	Yes. Debtor 2 m	nust file Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Debto	or 2.		
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does depende with you?	nt live
			Child		Yes.	
			Office		✓ Yes.	
			Child		No.	
					✓ Yes.	
	penses include	√ No				
than		Yes				
yourself an dependent	-					
Part 2: Esti	mate Your Once	oing Monthly Expenses				
-	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a supp			-	ne
		non-cash government assistance i ided it on Schedule I: Your Income			You	r expenses
	I or home ownershor the ground or lot	hip expenses for your residence. Inc. 4.	clude first mortgage payments and		4.	\$0.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, o	or renter's insurance			4b	\$0.00
4c. Home	maintenance, repai	ir, and upkeep expenses			4c.	\$0.00

4d.

\$0.00

4d. Homeowner's association or condominium dues

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 33 of 76

Debtor 1 Dorthea Griggs Case number (if known)
First Name Middle Name Last Name

I IIST NATIFE WILDLE NATIFE LAST NATIFE		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$120.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$700.00
8. Childcare and children's education costs	8.	\$81.00
9. Clothing, laundry, and dry cleaning	9.	\$80.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$40.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$127.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$100.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$458.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	200 20d	\$0.00
20e. Homeowner's association or condominium dues		
255. Tellise Tillis & december of Condominant dece	20e	\$0.00

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 34 of 76

Debtor 1				Griggs	Case number (if known)		
	First Nam	ie	Middle Name	Last Name			
21.Other	. Specify	/:				21	\$0.00
00 0-1							
	•	ur monthly expen	ises.				\$1,906.00
		4 through 21.					\$0.00
			enses for Debtor 2), if any,			22.	\$1,906.00
22c. A	22c. Add line 22a and 22b. The result is your monthly expenses.						
23.Calcu	late you	ır monthly net ind	come.				
23a. C	opy line	e 12 (your combine	ed monthly income) from S	Schedule I.		23a	\$2,106.13
23b. Copy your monthly expenses from line 22 above.						23b	\$1,906.00
23c. S	ubtract	your monthly expe	nses from your monthly ir	come.			\$200.13
Т	he resu	lt is your monthly i	net income.			23c	
morto	gage pay	yment to increase of	finish paying for your car loor decrease because of a m	odification to the terms of			

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 35 of 76

		Du	cument Page .	55 01 70	
Fill in this inform	mation to identify your c	ase:			
Debtor 1	Dorthea First Name	Middle Name	Griggs Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					
Official	Form 106De	eC			Check if this is an amended filing
Declarati	ion About an	Individual Deb	tor's Schedule	s	12/15
If two married p	people are filing togeth	er, both are equally respo	onsible for supplying corre	ct information.	
money or prope	-			Making a false statement, concea o \$250,000, or imprisonment for	0,
Part 1: Sign	Below				
Did you pa	ay or agree to pay some	eone who is NOT an attor	ney to help you fill out bar	nkruptcy forms?	
✓ No					
Yes. N	Name of person		Attach Bankruptcy Signature (Official	Petition Preparer's Notice, Declaration Form 119).	on, and

Signature of Debtor 2

MM/DD/YYYY

Date

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

that they are true and correct.

/s/ Dorthea Griggs
Signature of Debtor 1

Date 8/20/2018

MM/DD/YYYY

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 36 of 76

Fill in t	this infor	mation to identify your c	ase:					
Debto	r 1	Dorthea		Grig	gs			
Dalata	. 0	First Name	Middle N	Name Last	Name			
Debtoi (Spouse	r 2 e, if filing)	First Name	Middle N	Name Last	: Name			
United	States E	Sankruptcy Court for the:	Northern	District of	Illinois			
Case r	number n)				(State)			
Offi	cial	Form 107						Check if this is a amended filing
		nt of Financia	l Affairs f	or Individua	ls Filing for	Bankru	ptcy	04/1
inform	nation. I	te and accurate as po f more space is neede own). Answer every qu	d, attach a sepa					
Part 1	Give	Details About Your	Marital Status	and Where You L	ived Before			
1.	What is	your current marital sta	tus?					
		rried married						
2.	During t	he last 3 years, have yo	u lived anywhere	other than where y	ou live now?			
	✓ No Yes	. List all of the places yo	u lived in the last	3 years. Do not incl	ude where you live n	ow.		
	Deb	otor 1:		Dates Debtor 1 liv	ved Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stree	et		From
	City	State	Zip Code		City	State	Zip Code	
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stree	et		From To
	City	State	Zip Code		City	State	Zip Code	
	nd territor No	e last 8 years, did you e r <i>ies</i> include Arizona, Califo Make sure you fill out So	rnia, Idaho, Louis	iana, Nevada, New M	exico, Puerto Rico, Te			mmunity property states

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 37 of 76

blain the Sources of Your Inc. have any income from employme total amount of income you receive. If you are filing a joint case and your seconds. Fill in the details.	ent or from operating a l	business during this year or t sinesses, including part-time		years?
have any income from employm e total amount of income you receiv . If you are filing a joint case and yo	ent or from operating a l	isinesses, including part-time		years?
e total amount of income you receiv . If you are filing a joint case and yo	red from all jobs and all bu	isinesses, including part-time		years?
, r m m a lo domio.				
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions ar exclusions)
January 1 of current year until ite you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$14834.94	Wages, commissions, bonuses, tips Operating a business	
st calendar year: y 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$20000.00	Wages, commissions, bonuses, tips Operating a business	_
e calendar year before that: yy 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
int case and you have income that	you received together, list	it only once under Debtor 1.		lottery winnings. If you a
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions a exclusions)
January 1 of current year until ate you filed for bankruptcy:	Est. YTD LINK	\$1,400.00		
ast calendar year: ary 1 to December 31, 2017)	Est. 2017 LINK	\$2,400.00		
ne calendar year before that:	Est. 2016 LINK	\$2,400.00		
e e in in s	t calendar year: y 1 to December 31, 2017 y calendar year before that: y 1 to December 31, 2016 y receive any other income during come regardless of whether that in lefit payments; pensions; rental income that source and the gross income from Fill in the details. January 1 of current year until the you filed for bankruptcy: st calendar year: ry 1 to December 31, 2017 y YYYY	anuary 1 of current year until to e you filed for bankruptcy: Commissions, bonuses, tips	anuary 1 of current year until te you filed for bankruptcy: Calendar year:	commissions, bonuses, tips Operating a business t calendar year: y1 to December 31, 2017) Wages, commissions, bonuses, tips Operating a business Questing a business Ques

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 38 of 76

Griggs Debtor 1 Dorthea Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 39 of 76

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? nsiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Dates of payment paid Amount you still owe Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nsider?	or 1	Dorthea		Gri	ggs	Case number	(if known)
siders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; organizations of which you are a general partner; organizations of which you are a general partner; owner of 20% or more of 10% or more of		First Name	Middle Name	Las	t Name		
Dates of payments to an insider. Dates of payment Total amount pount Still owe Reason for this payment	nsio orp gei	ders include your relatives; porations of which you are nt, including one for a bus	; any general partners e an officer, director, p siness you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Insider's Name Number Street City State Zip Code Insider's Name Number Street Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Include creditor's name Number Street City State Zip Code Reason for this payment Amount you still owe Reason for this payment Include creditor's name Number Street City State Zip Code	<u>~</u>		o an insider				
Number Street City State Zip Code Insider's Name Number Street	_	Too. Lot all payments to	o arr insider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name					
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Clude payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Reason for this payment paid Include creditor's name Insider's Name Number Street Insider's Name Number Street		Number Street					
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nisider? notude payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Total amount paid Amount you still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		City State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Still owe Reason for this payment include creditor's name Insider's Name Number Street City State Zip Code		Insider's Name					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street					
Yes. List all payments that benefited an insider. Dates of payment Total amount paid Still owe Include creditor's name Insider's Name Number Street Insider's Name Number Street		City State	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street	nsion nclu	der? ude payments on debts gr No	uaranteed or cosigne	d by an insider. ider. Dates of	Total amount	Amount you	
Number Street City State Zip Code Insider's Name Number Street				payment	paid	Still OWE	Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name					
Insider's Name Number Street		Number Street					
Number Street	_	City State	Zip Code				
		Insider's Name					
City Ctota Zin Coda		Number Street					
			7:- On de				

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 40 of 76

Deb	tor 1	Dorthea First Name	Middle Name	Griggs Last Name	C	ase number <i>(if k</i>	nown)	
Part	4:	Identify Legal Actio	ons, Repossessions, and					
9.	With List a	in 1 year before you fil	ed for bankruptcy, were yo	ou a party in any law				ding? or custody modifications, and
	ب	No Yes. Fill in the details.						
	Ц		Nature	of the case	Court or a	igency		Status of the case
		Case title						Pending
		Case number			Court Nam	ie		On appeal
					NumberStr	eet	_	Concluded
		0			City	State	Zip Code	
		Case title			Court Nam	ıe		Pending
		Case number			NumberStr	eet		On appeal Concluded
		-			City	State	Zip Code	Concluded
		Yes. Fill in the informa	ation below.	Describe the prop	erty		Date	Value of the property
		Creditor's Name		Explain what happ	pened			
		Number Street						
				Property was re				
		City Sta	ate Zip Code	Property was g	arnished.			
		City Sta	ate Zip Code		ttached, seized,	or levied.		
				Describe the prop	erty		Date	Value of the property
		Creditor's Name		Explain what happ	pened			
		Number Street		,				
				Property was re	•			
				Property was for Property was g				
		City Sta	ate Zip Code		ttached, seized,	or levied.		

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 41 of 76

Debto	or 1	Dorthea		Griggs	Case number (if known	n)	
		First Name Middle Name		Last Name			
		thin 90 days before you filed for bankruptcy, counts or refuse to make a payment becaus			bank or financial institution,	set off any amou	nts from your
		No Yes. Fill in the details.					
		1 100.1 11 11 11 0 0000110.		Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State Zip Code					
		hin 1 year before you filed for bankruptcy, wointed receiver, a custodian, or another off		y of your property in the	possession of an assignee f	or the benefit of o	creditors, a court-
	✓	No					
		Yes					
Part	5 :	List Certain Gifts and Contributions					
13.	Wi	thin 2 years before you filed for bankruptcy	did y	ou give any gifts with a t	otal value of more than \$60	0 per person?	
	✓	No Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$600 per person		Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code					
		Person's relationship to you					
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code Person's relationship to you					

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 42 of 76

Debt	or 1	Dorthea		Griggs	Case number (if know	n)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you file	ed for bankruptcy, did y	ou give any gifts or contri	butions with a total value o	of more than \$600	to any charity?
	V	No					
	H		each gift or contribution	•			
	Ш	Yes. Fill in the details for	each girt or contribution	i.			
		Gifts or contributions to		Describe what you con	tributed	Date you	Value
		that total more than \$60	00			contributed	
		Charity's Name					
		Criaity 3 Name					
		-					
		N Obs. d					
		Number Street					
		City State	Zip Code				
		City State	Zip Code				
Dani	٥.	List Cartain Lassas					
Part	6:	List Certain Losses					
15.		hin 1 year before you filed abling?	l for bankruptcy or sinc	e you filed for bankruptcy	, did you lose anything bec	ause of theft, fire,	other disaster, or
	_						
	✓	No					
		Yes. Fill in the details.					
		Describe the property ye	ou lost and	Describe any insurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claims			
				A/B: Property.			
Part	7:	List Certain Payments	s or Transfers				
		No Yes. Fill in the details.	toy petition preparets, or t		or services required in your ba		
				Description and value of transferred	f any property	Date payment or transfer was made	Amount of payment
		Samrad Law Firm		Attornovio Foo 0.00		8/20/2018	\$0.00
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 0.00		0/20/2018	\$0.00
		11101 S. Western Avenue	•				
		Number Street	<u> </u>				
		Number Street					
		Chicago Illinois	60643				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Pay	ment, if Not You				
		Person Who Was Paid					
			_				
		Number Street					
			_				
		City State	Zip Code				
		, State					
		Email or website address					
		Person Who Made the Pay					

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 43 of 76

Debt	or 1	Dorthea		Griggs	Case number (if k	nown)	
		First Name	Middle Name	Last Name			
	help	nin 1 year before you filed you deal with your credit not include any payment or t	ors or to make paym		our behalf pay or tran	sfer any property to a	nyone who promised to
	✓	No					
		Yes. Fill in the details.					
				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	Incl	transfers that you have alrea	nd transfers made as s	security (such as the granting of a	security interest or mo	ortgage on your property	y). Do not include gifts
	Ш	Yes. Fill in the details.					
				Description and value of programmer transferred		e any property or ts received or debts pa inge	Date aid transfer was made
		Person Who Received Trans	sfer	•			
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
	ben	nin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to a	self-settled trust or	similar device of whic	ch you are a
		No	,				
	Ш	Yes. Fill in the details.		Description and value of	the property transfer	red	Date transfer was made
		Name of trust					

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 44 of 76

Griggs Debtor 1 Dorthea Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 45 of 76

Debtor 1 Dorthea Case number (if known) First Name Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code

City

State

Zip Code

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 46 of 76

Deb	tor 1	Dorthea			Griggs		Ca	ase number <i>(i</i>	if known)		
		First Name	N.	fiddle Name	Last Nam	ne					
26.	Hav	e you been a party	y in any judici	al or administr	ative proceeding	g under	any environme	ental law? Ir	nclude settlement	ts and order	'S.
		No Yes. Fill in the det	ails.								
					Court or agency			Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number			NumberStreet						On appeal
				·	City S	tate	Zip Code				Concluded
Part	11:	Give Details Ab	oout Your Bu	isiness or Co	onnections to A	Any Bus	siness				
27.	Witl	hin 4 years before	you filed for b	ankruptcy, did	you own a busir	ness or	have any of the	e following o	connections to an	y business?	
				-	de, profession, d		-		part-time		
		A member of A partner in a		illy Company (L	LC) or limited lia	ышу ра	rtilership (LLP))			
					e of a corporation						
		_			quity securities o	of a corp	ooration				
		No. None of the a Yes. Check all tha				each b	usiness				
	Ш	roo. Orlook dii ale	at apply above				re of the busin	iess	Employer Ident include Social		
		Business Name			_				EIN:	,	
		Number Street			_				Dates business	s existed	
			Chaha	7:- O-d-	Name of a	ccounta	ant or bookkee	per			
		City	State	Zip Code					From	To	<u></u>
					Describe t	he natu	re of the busin	iess	Employer Ident include Social		
		Business Name			_				EIN:		
		Number Street			Name of a	ccounts	ant or bookkee	ner	Dates business	existed	
		City	State	Zip Code			ant of bookkoo	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	From	To	
					Describe t	he natu	re of the busin	iess	Employer Ident		
									include Social EIN:	Security nu	mber or ITIN.
		Business Name			_						
		Number Street			Name of a	ccounta	ant or bookkee	per	Dates business	existed	
		City	State	Zip Code					From	_ To	<u> </u>

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 47 of 76

Debtor	1 Dorthea		Griggs	Case number (if known)
	First Name	Middle Name	Last Name	
	fithin 2 years before yo reditors, or other parti No Yes. Fill in the detail	es.	ou give a financial statemen	nt to anyone about your business? Include all financial institutions,
			Date issued	
			MM/DD 0000/	
	Name		MM/DD/YYYY	
	Number Street		_	
			_	
	City	State Zip Code		
Part 12	Sign Below			
true	e and correct. I unders ankruptcy case can re	tand that making a false sta	tement, concealing propert	nts, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		orthea Griggs		×
	Signature	of Debtor 1		Signature of Debtor 2
	Date 8/2	0/2018		Date
✓	you attach additional No Yes	pages to Your Statement of		uals Filing for Bankruptcy (Official Form 107)?
Dia .		ay someone who is not an at	torney to neip you fill out ba	ankruptcy forms?
	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 48 of 76

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distri	ct of Illinois	
n re	Dorthea Griggs		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered on behal	e year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ıccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$0.00
	Balance Due			\$4,000.00
2	2. The source of the compensation pai	d to me was:		
	Debtor	Other (specify)		
3	3. The source of the compensation pai	d to me is:		
	Debtor	Other (specify)		
4	I. I have not agreed to share the a members and associates of my	bove-disclosed compensation law firm.	n with any other person unless the	y are
		w firm. A copy of the agreeme	ith a other person or persons who a ent, together with a list of the name	
5	5. In return for the above-disclosed fee	e, I have agreed to render lega	al service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's final bankruptcy; 	ncial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of any	petition, schedules, stateme	ents of affairs and plan which may b	pe required;
	c. Representation of the debto	r at the meeting of creditors a	and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debto	r in adversary proceedings an	nd other contested bankruptcy mat	ters;
6	6. By agreement with the debtor(s), the	above-disclosed fee does no	ot include the following services:	
		CERTIFIC	ATION	
	I certify that the foregoing is a completor(s) in this bankruptcy proceedings.		nt or arrangement for payment to n	ne for representation of the
	8/20/2018		/s/ Hilary L Jabs	
_	Date		Signature of Attorney	
			Semrad Law Firm	
		-	Name of law firm	

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 49 of 76

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 50 of 76

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 51 of 76

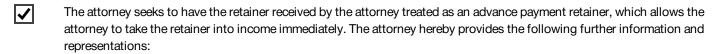
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$43.23 for expenses, leaving a balance due of \$4,353.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/20/2018	
Signed:		
/s/ Dorth	nea Griggs	
		/s/ Hilary L Jabs
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 58 of 76

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Griggs, Dorthea	Case No	
Debtor(s)		
	Chapter	Chapter13
VERIFICA	ATION OF CREDITOR MAT	TRIX
e above named Debtors hereby verify t	nat the attached list of creditors is tr	rue and correct to the best of their
8/20/2018	/s/ Griggs, Dorth Griggs, Dorthea Signature of Deb	
	Debtor(s) VERIFICA e above named Debtors hereby verify the	VERIFICATION OF CREDITOR MATE above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors is to see above named Debtors hereby verify that the attached list of creditors hereby verify that the attached list of credit

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

City of Chicago - Dept. of Finance 333 S State Street, Suite 330 Chicago, IL, 60604

Comcast (Xfinity) P.O. Box 3001 Southeastern, PA, 19398

Sprint PO Box 7949 Overland Park, KS, 66207

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

ComEd 1919 Swift Drive Oak Brook, IL, 60523

SHINDLER KEITH S 1990 E ALGONQUIN Sutie#180 Schaumburg, IL, 60173

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- I. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 62 of 76

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$43.23 for expenses, leaving a balance due of \$4,353.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/20/2018		
Signed	•		
/s/ Dor	thea Griggs Dault Liger		
		/s/ Hilary L Jabs	
Debtor	(s)	Attorney for Debtor(s)
Do not	sign if the fee amounts at top of this page are bl	ank.	

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 65 of 76

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Dorthea Griggs,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$200.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$0.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 4.7% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$190.00/mo.
- 3. The City of Chicago will be paid \$1904.00 at a fixed monthly payment of \$33.00 after Firm's fees are paid. The City of Chicago shall receive a one time adequate protection payment of \$476.00 for the release of debtor's 2014 Chevrolet Impala.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 67 of 76

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Date: 08/20/2018

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 68 of 76

Debtor 1 Dorthea First Name			number (if known)
	estions for Reporting Purposes	ist Name	
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual particular of the No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by	primarily for a personal, fami pusiness debts? Business of vestment or through the ope	debts are debts that you incurred to obtain eration of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chap Yes. I am filing under Chapter expenses are paid that fu No. Yes.		ly exempt property is excluded and administrative te to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million
For you	correct. If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false stati	apter 7, I am aware that I ma I understand the relief availa I I did not pay or agree to pa ned and read the notice requ th the chapter of title 11, Un ement, concealing property, ase can result in fines up to	perjury that the information provided is true and y proceed, if eligible, under Chapter 7, 11,12, or 13 ble under each chapter, and I choose to proceed y someone who is not an attorney to help me fill ired by 11 U.S.C. § 342(b). ited States Code, specified in this petition. or obtaining money or property by fraud in \$250,000, or imprisonment for up to 20 years, or
	Executed on8/20/2018_ MM / DD	/YYYY	Executed on

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 69 of 76

	rmation to identify your c	ase:		
Debtor 1	Dorthea		Griggs	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				<u></u>
Official	Form 106De	c		Check if this is ar amended filing
	W. 10 E		otor's Schedules	12/15
If two married	people are filing togeth	er, both are equally resp	onsible for supplying correct information.	
			s or amended schedules. Making a false state	
money or prop	perty by fraud in connect 1341, 1519, and 3571.		그와 생긴 중요시하는 것 같아. 하는 것이 요즘이 되었다면서 이 때문에 보니 아들이 모든데.	
money or prop U.S.C. §§ 152, Part 1: Sig	perty by fraud in connect 1341, 1519, and 3571. n Below	ion with a bankruptcy ca	s or amended schedules. Making a false state	
money or prop U.S.C. §§ 152, Part 1: Sig	perty by fraud in connect 1341, 1519, and 3571. n Below	ion with a bankruptcy ca	s or amended schedules. Making a false state ase can result in fines up to \$250,000, or impri	
Money or prop U.S.C. §§ 152, Part 1: Sig Did you p	perty by fraud in connect 1341, 1519, and 3571. n Below	ion with a bankruptcy ca	s or amended schedules. Making a false state ase can result in fines up to \$250,000, or impri	sonment for up to 20 years, or both. 18
Part 1: Sig	perty by fraud in connect 1341, 1519, and 3571. In Below Day or agree to pay some Name of person	ion with a bankruptcy ca	s or amended schedules. Making a false state ase can result in fines up to \$250,000, or impri rney to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's No	sonment for up to 20 years, or both. 18

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

Date 8/20/2018 MM/DD/YYYY

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 70 of 76

Debtor 1	Dorthea First Name	Middle Name	Griggs	Case number (If known)
	riist wante	Middle Name	Last Name	
28. Wit cre	thin 2 years before yeditors, or other par	ou filed for bankruptcy, dic ties.	d you give a financial state	ment to anyone about your business? Include all financial institutions,
	Yes. Fill in the deta	alls below.		
745 (1)	FI.		Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code	_	
	= 18	ν.		
Part 12:	Sign Below			
a ba	nkruptcy case can r	Porthea Griggs	statement, concealing pro 00, or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatu	re of Debtor 1	- //	Signature of Debtor 2
	Date 8	/20/2018		Date
Dld	you attach additions	al pages to Your Statement	of Financial Affairs for Inc	lividuals Filing for Bankruptcy (Official Form 107)?
V	No			
□	Yes			
Did	you pay or agree to	pay someone who is not an	attorney to help you fill o	ut bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 71 of 76

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Griggs, Dorthea	Case No.	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	RIX
T knowledg	The above named Debtors hereby verify the above named Debtors hereby named Debtors he	nat the attached list of creditors is tr	ue and correct to the best of their
Date:	8/20/2018	/s/ Griggs, Dorth	iea Deuth Hon
		Griggs, Dorthea Signature of Deb	7/7

Case 18-23527 Doc 1 Filed 08/20/18 Entered 08/20/18 18:24:06 Desc Main Document Page 72 of 76

ebto	or 1 Dorthea First Name	Middle Name	Griggs Last Name	Case number (if known)	
_		Section 1991 (Section 1997)			
6,		family income that applies to	you. Follow these steps:		
	16a. Fill in the state in w	hich you live.	Illinois		
	16b. Fill in the number of	of people in your household.	4		
		amily income for your state and	A Parameter and a second and a		\$96,485.00
	household	ified in the constate instructions	To find	a list of applicable median income amounts, go online ly also be available at the bankruptcy clerk's office.	
7	How do the lines comp		for this form. This list ma	ly also be available at the bankruptcy clerk's office.	
	17a. Line 15b is les	s than or equal to line 16c. On	the top of page 1 of this	form, check box 1, <i>Disposable income is not determined</i> n of Disposable Income (Official Form 122C-2).	
	17b. Line 15b is mo	ore than line 16c. On the top of	page 1 of this form, chec t Calculation of Dispose	ck box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
art	3: Calculate Your C	Commitment Period Unde	r 11 U.S.C. §1325(b)	(4)	
8.	Copy your total averag	ge monthly income from line 1	1.		\$2,110.53
9.	Deduct the marital adj commitment period und	justment if it applies. If you ar ler 11 U.S.C. § 1325(b)(4) allow	e married, your spouse is s you to deduct part of y	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	tment does not apply, fill in 0 or	i line 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$2,110.53
Ο,	Calculate your current	t monthly income for the year	. Follow these steps:		
	20a. Copy line 19b.				\$2,110.53
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your o	current monthly income for the y	ear for this part of the for	m.	\$25,326.36
	20c. Copy the median fa	amily income for your state and	size of household from li	ne 16c.	\$96,485.00
1.	How do the lines comp	pare?			
		n line 20c. Unless otherwise ord is 3 years, Go to Part 4.	dered by the court, on the	top of page 1 of this form, check box 3, The	
		an or equal to line 20c. Unless of the period is 5 years. Go to Part 4.		court, on the top of page 1 of this form, check box	
art	4: Sign Below				
	125 (125) (125) (125) (125) (125) (125)	ententa avenua a a mili se se su	1 20/44 S 1024 - 527 - 1/20/2		
	By signing here, I de	eclare under penalty of perjury t	hat the information on thi	s statement and in any attachments is true and correct.	
	·	· O # 0)		
	/s/ Dorthea	The following th	1-902 ×		
	Signature of De	obtor 1	11	Signature of Debtor 2	
	Date 8/20/201		}	Date	
	MM/DD/	YYYY		MM/DD/YYYY	
	If you checked 17a.	do NOT fill out or file Form 122	2C-2.		
				of that form, copy your current monthly income from lin	e 14

CHAPTER 13 DISCLAIMERS

1.	I understand that if I owe attorneys fees, those fees will be paid through the Chapter 13 plan and, to the extent allowed by the Bankruptcy Court, The Semrad Law Firm will likely be paid before any of my creditors are paid.
3	DG.
2,	I understand that The Semrad Law Firm has pulled a credit report, but that said credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm to list in my bankruptcy, and that failure to list a debt could be grounds for said debt(s) being not discharged in my case.
	06
3,	I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm all my debts, sources of income, assets, personal property, real estate, transfers of real estate over the past 4 years, and expenses.
6	00
4.	I agree that I will attend my creditors meeting at the time, date and location that will be given to me by The Semrad Law Firm, and also mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting can be grounds for the meeting to not be held.
	$-\mathcal{O}_{\mathcal{G}}$
5.	I understand that The Semrad Law Firm will be paid first before all creditors unless otherwise agreed or ordered by the court.
	$-\mathcal{D}G$
6.	I understand that my first trustee payment is due 30 days after the filing of my bankruptcy case, and every 30 days thereafter. I agree to make my trustee payment every 30 days, and that failure to make my trustee payments is grounds to have my case dismissed.
	PG.
7.	I acknowledge that I have authorized The Semrad Law Firm to submit a payroll control order on my behalf (if applicable) to have my payment deducted from my payroll check each pay period.

8.	I understand that if a payroll control order is being submitted, that it is unknown when the trustee payments will be deducted out of my paycheck (usually takes one to two months). I also agree to make my Trustee payment directly myself to the Trustee until I see the deductions come out of my paycheck.
9.	I understand and agree that it is ultimately my responsibility to make my trustee payments each month and monitor my paycheck each pay period to ensure that not only that the deduction is coming out of my paycheck, but also that it is the correct amount. I agree that if for some reason the trustee payment stops coming out of my paycheck, or I leave my job that it is my responsibility to make my trustee payments directly to the Trustee.
	- $ -$
10.	I understand that when making a trustee payment directly to the Trustee, it can only be made by money order or certified check, and that a personal check or cash cannot be sent to the Trustee.
8 0	Da
	I agree that I am contributing all the disposable income I have available toward my Chapter 13 plan, and that if my plan is paying my unsecured creditors less than 100%, that the Bankruptcy Trustee can ask that my future tax refunds be tendered to my case while I am in my bankruptcy case.
	<u>D</u> (3
12.	I understand that if I want to incur credit such as to finance a car or real estate that I need court permission, and agree that I must contact my attorney to obtain such permission.
	· OG
13.	I understand that I must have filed my federal and state tax returns for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.
	06
14.	I understand that if I am legally required by court order to pay domestic support obligations (child support, alimony), that falling in default is grounds to have my case dismissed and/or not receive a discharge in my case.

,,	depending on the amount of debt I have, and what the bankruptcy court requires my plan to run.
	-Og
16.	I understand and agree to complete my 2nd credit counseling exit course before my case ends, and submit a copy of the certificate showing I completed this to my case ends is grounds to not receive my discharge.
	<u></u>
17.	If I have a garnishment coming out of my paycheck, I agree and understand that it is my responsibility to provide my payroll department with proof of my bankruptcy to stop said wage garnishment. It also my responsibility to contact the gamishing creditor and provide them with proof of my filling.
	<u></u>
18.	If a garnishment or voluntary deduction is coming out of my bank account, lagree that it is my responsibility to contact my bank to stop said deduction or garnishment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.
19.	I understand that my monthly Trustee payment is not finalized and may increase or decrease due to a difference in my income, expenses, and/or my debt amounts.
20,	I agree that I authorized The Semrad Law Firm to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.
21.	I understand that the entire firm of The Semrad Law Firm represents me, and that while a different attorney might have counseled me and prepared my case, that once my case is filed, one of the attorneys at The Semrad Law Firm will be assigned as my attorney for the remainder of my case.

22. I understand that if I have had (1) bankruptcy dismissed in the last 12 months, that I only have the benefit of the automatic stay for 30 days, until a motion is granted by the judge extending the automatic stay protection for the remainder of the case. That if the Judge denies my motion to extend the automatic stay that It is possible that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

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23. I understand that if I have had (2) or more bankruptcies dismissed in the last 12 months, that I do not have the benefit of the automatic stay upon the filing of the case, until a motion is granted by the judge imposing the automatic stay protection for the remainder of the case. Until the Judge grants such motion none of my property including my real property, cars or monies are not protected. That if the Judge denies my motion to impose the automatic stay that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

DG

24. I understand that if I owe any taxing authority such as the IRS or State of Illinois any income tax debt, that even though I am required to put this debt into my Chapter 13 plan, that tax authorities still have the legal right to offset my next tax refund by the amount(s) they are owed.

DE